



Order Filed on March 30, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Ira R. Deiches, Esquire (NJ ID #013941976)  
DEICHES & FERSCHMANN  
25 Wilkins Avenue  
Haddonfield, NJ 08033  
(856) 428-9696  
ideiches@deicheslaw.com  
Attorneys for Reorganized Debtors**

In Re:

JOHN M. ALBANO and GRACE M. ALBANO,  
  
Reorganized Debtors.

Case No. 17-18140

Chapter 11

Judge: Honorable Christine M. Gravelle

Hearing Date: March 27, 2018  
10:00 a.m.

**FINAL DECREE**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 30, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

**In Re:** JOHN M. ALBANO and GRACE M. ALBANO  
**Case No.:** 17-18140-CMG  
**Caption of Order:** FINAL DECREE

---

The estate of the above-named Debtors having been fully administered, subject to Debtors' completion of their payments due under their Plan of Reorganization confirmed by prior Order of this Court dated November 16, 2017, it is

**ORDERED** that the Chapter 11 Case of the above named Debtors be and is hereby closed; and it is

**FURTHER ORDERED** that no later than fourteen (14) days following entry of this Order, Debtors shall file any post-confirmation quarterly reports with this Court and serve a copy on the Office of the United States Trustee, provide disbursement information to the Office of the United States Trustee, and pay any and all statutory fees due pursuant to 28 U.S.C. §1930(a)(6); and it is

**FURTHER ORDERED** that should Debtors fail to comply with this Order, this case will be reopened and converted to a Chapter 7 case, upon the submission of a certificate of default by the United States Trustee, by and through counsel, on seven (7) days notice to Debtors and Debtors' counsel, without the need for filing a separate motion to reopen this case.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
John M. Albano  
Grace M. Albano  
Debtors

Case No. 17-18140-CMG  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db/jdb +John M. Albano, Grace M. Albano, 111 Hunt Road, Freehold, NJ 07728-8126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee of  
J.P. Morgan Alternative Loan Trust 2007- A1, Mortgage Pass- Through Certificiates, Series  
2007-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Ira Deiches on behalf of Debtor John M. Albano ideiches@deicheslaw.com  
Ira Deiches on behalf of Joint Debtor Grace M. Albano ideiches@deicheslaw.com  
Ira Deiches on behalf of Accountant Rosenberg & Manente ideiches@deicheslaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5